

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☐ See company's notes, pp 103-121

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$350 maximum per [day, week or month] offered in increments of \$1.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 103-121 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 103-121

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☒ 60% ☒ 50%
☐ See company's notes, pp 103-121

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 103-121

Waiver of Premium

Premiums waived upon satisfaction of the elimination period. Payments resume at end of each benefit period.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$351	\$1,159	\$302	\$1,012		Not Available	Not Available
55	\$513	\$1,450	\$439	\$1,263		Not Available	Not Available
60	\$799	\$1,936	\$684	\$1,678		Not Available	Not Available
65	\$1,288	\$2,656	\$1,095	\$2,288		Not Available	Not Available
70	\$2,027	\$3,460	\$1,714	\$2,957		Not Available	Not Available
75	\$3,196	\$4,597	\$2,674	\$3,890		Not Available	Not Available
80	\$5,196	\$6,479	\$4,271	\$5,386		Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 103-121

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 103-121 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 103-121

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☒ 70% ☒ 60% ☒ 50%
☒ See company's notes, pp 103-121

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 103-121

Waiver of Premium

We will waive premiums starting with the first premium due after the Waiting Period. We will continue to waive premiums until the first of the month following the end of the Plan of Care.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$308	\$1,404	\$290	\$1,325		\$488	\$2,446	
55	\$416	\$1,596	\$392	\$1,506		\$661	\$2,757	
60	\$591	\$1,945	\$558	\$1,835		\$901	\$3,196	
65	\$848	\$2,356	\$800	\$2,223		\$1,245	\$3,755	
70	\$1,375	\$3,069	\$1,297	\$2,895		\$2,126	\$5,199	
75	\$2,145	\$3,967	\$2,024	\$3,742		\$3,478	\$7,001	
80	\$3,089	\$4,800	\$2,914	\$4,529		\$5,052	\$8,416	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 103-121

Nursing Home Daily Benefit Amounts

\$50 minimum to \$ maximum per [day, week or month] offered in increments of \$5.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 103-121 ☐ Not Available

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☒ 60% ☒ 50%
☒ See company's notes, pp 103-121

Elimination Periods

- ☐ 0 days ☒ 60 days
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 103-121

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☒ See company's notes, pp 103-121

Waiver of Premium

after an insured has met the qualification period and remains certified.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$274	\$847	\$245	\$756		\$343	\$1,066
55	\$386	\$1,080	\$338	\$948		\$487	\$1,368
60	\$588	\$1,526	\$516	\$1,339		\$761	\$1,978
65	\$972	\$2,040	\$830	\$1,742		\$1,241	\$2,604
70	\$1,596	\$2,873	\$1,330	\$2,393		\$2,038	\$3,665
75	\$2,714	\$4,459	\$2,174	\$3,571		\$3,329	\$5,467
80	\$4,618	\$6,926	\$3,552	\$5,328		\$5,438	\$8,158

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 103-121

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$ maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 103-121 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 103-121

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 103-121

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 103-121

Waiver of Premium

Premiums will be waived on a monthly basis starting: on the 1st day the Company will pay for benefits in a nursing facility, assisted living facility or hospice program; or on the 91st day the company will pay for benefits for home health care or adult day care.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$243	\$711	\$221	\$648		\$402	\$1,132	
55	\$360	\$900	\$328	\$820		\$582	\$1,435	
60	\$540	\$1,179	\$492	\$1,074		\$861	\$1,853	
65	\$828	\$1,566	\$754	\$1,427		\$1,296	\$2,435	
70	\$1,251	\$2,079	\$1,140	\$1,894		\$1,943	\$3,214	
75	\$1,881	\$2,754	\$1,714	\$2,509		\$2,911	\$4,231	
80	\$2,862	\$3,726	\$2,608	\$3,395		\$4,428	\$5,724	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 103-121

Elimination Periods

- ☐ 0 days ☐ 60 days ☐ TYPE
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$75 minimum to \$300 maximum per [day, week or month] offered in increments of \$25.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 103-121 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 103-121

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☒ 60% ☒ 50%
☒ See company's notes, pp 103-121

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☒ See company's notes, pp 103-121

Waiver of Premium

Premium payments are waived on the first of the month coincident with or following the date the insured fulfills the waiting period and is chronically ill. Premium payments would resume on the first of the month after the insured is no longer eligible for benefits.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$448	\$1,116	\$436	\$1,082		\$678	\$1,726	
55	\$665	\$1,463	\$648	\$1,419		\$980	\$2,189	
60	\$992	\$1,928	\$966	\$1,869		\$1,416	\$2,785	
65	\$1,522	\$2,599	\$1,483	\$2,520		\$2,097	\$3,620	
70	\$2,335	\$3,557	\$2,274	\$3,448		\$3,214	\$4,956	
75	\$3,609	\$4,959	\$3,513	\$4,804		\$4,931	\$6,878	
80	\$5,689	\$7,129	\$5,533	\$6,898		\$7,693	\$9,810	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 103-121

Elimination Periods

- ☐ 0 days ☐ 60 days ☐ TYPE
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$75 minimum to \$300 maximum per [day, week or month] offered in increments of \$25.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 103-121 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 103-121

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☒ 60% ☒ 50%
☒ See company's notes, pp 103-121

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☒ See company's notes, pp 103-121

Waiver of Premium

Premium payments are waived on the first of the month coincident with or following the date the insured fulfills the waiting period and is chronically ill. Premium payments would resume on the first of the month after the insured is no longer eligible for benefits.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$436	\$1,082	\$389	\$975		\$606	\$1,558
55	\$648	\$1,419	\$578	\$1,278		\$875	\$1,975
60	\$966	\$1,869	\$863	\$1,683		\$1,264	\$2,512
65	\$1,483	\$2,520	\$1,323	\$2,268		\$1,871	\$3,262
70	\$2,274	\$3,448	\$2,028	\$3,098		\$2,864	\$4,459
75	\$3,513	\$4,804	\$3,127	\$4,308		\$4,388	\$6,175
80	\$5,533	\$6,898	\$4,906	\$6,159		\$6,821	\$8,769

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 103-121

Elimination Periods

- ☒ 0 days ☒ 60 days
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☒ per month
☐ See notes, pp 103-121 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 103-121

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 103-121

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 103-121

Waiver of Premium

Premiums are waived beginning the first day of the month after benefits are paid.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$246	\$794	\$218	\$702		\$350	\$1,125	
55	\$360	\$1,039	\$319	\$919		\$511	\$1,473	
60	\$527	\$1,360	\$466	\$1,203		\$747	\$1,928	
65	\$794	\$1,626	\$702	\$1,439		\$1,125	\$2,306	
70	\$1,193	\$2,161	\$1,056	\$1,912		\$1,692	\$3,064	
75	\$2,007	\$3,185	\$1,776	\$2,819		\$2,846	\$4,517	
80	\$3,408	\$4,859	\$3,016	\$4,300		\$4,833	\$6,890	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 103-121

Elimination Periods

- ☐ 0 days ☒ 60 days ☐ TYPE
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$1500 minimum to \$6000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 103-121 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 103-121

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 103-121

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 103-121

Waiver of Premium

After satisfaction of the Elimination Period and receiving benefits, premium will be waived.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$263	\$626	\$230	\$558		\$439	\$1,022	
55	\$335	\$724	\$299	\$644		\$544	\$1,148	
60	\$446	\$875	\$396	\$774		\$716	\$1,364	
65	\$688	\$1,228	\$608	\$1,087		\$1,069	\$1,868	
70	\$1,112	\$1,786	\$986	\$1,584		\$1,721	\$2,707	
75	\$1,987	\$2,909	\$1,760	\$2,578		\$2,999	\$4,324	
80	\$3,110	\$4,216	\$2,758	\$3,737		\$4,648	\$6,224	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 103-121

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$ maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 103-121 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 103-121

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 103-121

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 103-121

Waiver of Premium

Premiums will be waived on a monthly basis starting: on the 1st day the Company will pay for benefits in a nursing facility, assisted living facility or hospice program; or on the 91st day the company will pay for benefits for home health care or adult day care.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$297	\$855	\$271	\$779		\$476	\$1,353	
55	\$432	\$1,089	\$394	\$992		\$689	\$1,706	
60	\$639	\$1,413	\$582	\$1,287		\$1,017	\$2,189	
65	\$963	\$2,232	\$877	\$1,673		\$1,501	\$2,829	
70	\$1,431	\$2,394	\$1,304	\$2,181		\$2,206	\$3,674	
75	\$2,106	\$3,105	\$1,919	\$2,829		\$3,223	\$4,731	
80	\$3,114	\$4,077	\$2,837	\$3,715		\$4,797	\$6,224	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.